

EXHIBIT A

If you are a Settlement Class member, and you choose not to exclude yourself from the Settlement Class, you can object to any term(s) of the Settlement, including Plaintiffs' Counsel's request for an award of attorneys' fees, litigation expenses and service awards to the Plaintiffs. Plaintiffs and Transamerica have a right to respond to your objections. The Court will then consider your views in connection with the Fairness Hearing described below.

To object, you must timely file with the Court a written objection to the proposed Settlement. Your written objection must be signed and dated, and must include the following information:

1. A statement that your objection applies to *Feller v. Transamerica*, Case No. 2:16-cv-01378;
2. Your name, address, and telephone number;
3. The Transamerica Policy number (or numbers) in which you claim an interest;
4. Why you object (the factual and legal reasons for your objection);
5. If you are represented by an attorney concerning your objection, your written objection must also include your attorney's name, address, and telephone number.

If you want to present evidence at the Fairness Hearing, your written objection must also identify any witness or witnesses you plan to present and you must enclose copies of any records or documents you plan to present.

TO BE CONSIDERED, YOUR OBJECTION MUST BE MAILED TO THE FOLLOWING ADDRESS, POSTMARKED NO LATER THAN DECEMBER 28, 2018:

Clerk of the Court
U.S. District Court
Central District of California
350 W. First Street, Suite 4311
Los Angeles, CA 90012

If you do not timely and properly file your objection in accordance with all of the above requirements, you will not be treated as having filed a valid objection to the Settlement.

20. What is the difference between objecting and asking to be excluded?

An objection simply tells the Court that you don't like something about the Settlement. You can object only if you do not exclude yourself from the Settlement Class. You will still receive any benefits of the Settlement to which you are entitled. And any judgment entered in the Consolidated Lawsuits will still be binding on you even if you have objected to the proposed Settlement.

A request to exclude yourself from the Settlement Class tells the Court that you do not want to be part of the Settlement Class and you do not want to participate in the Settlement. If you exclude yourself, you have no basis to object because the Settlement and the Consolidated Lawsuits no longer affect you in any way.

THE FAIRNESS HEARING

The Court will hold a hearing to decide whether to approve the Settlement, Plaintiffs' counsels' requests for fees and expenses and the proposed service awards to the Plaintiffs. You may attend and you may ask to speak, but you do not have to do so in order to have your objection considered by the Court in deciding whether to approve the Settlement.

21. When and where will the Court decide whether to approve the Settlement?

The Court will hold a Fairness Hearing at 12:00 p.m. (noon) on January 28, 2019, at the United States Courthouse, Los Angeles, California, in the courtroom of the Honorable Christina A. Snyder, Courtroom 8D - 8th Floor. The Court is located at 350 W. First Street, Los Angeles, CA 90012.

Sometimes, a Court will change the scheduled date or time for a hearing to a different date or time. If this occurs, the changed hearing date or time will be posted on the Settlement website. You can also contact the Settlement Administrator by toll-free telephone or e-mail to confirm the Fairness Hearing date and time if you plan to attend. If you have submitted a timely and valid request to speak at the hearing, you will be sent written notice of any changed hearing date or time.

QUESTIONS? Call 1-800-711-8418 Toll Free, E-Mail info@FellerSettlement.com, or Visit www.FellerSettlement.com

This is my letter of intent to
appear in court in the case

Feller v. Transamerica, Case
No 2:16-cv-01378;

Margaret Bono-Doley

Mr. ANSSY A. Okeba

told me over and over again
it was good and was good
whole life good until he's 100 years
old.

Policy 92521161

Michael Doley
Husband

Shank you
Doley

10-8-2015
Call over ✓

Case #

817 0928

Chief Dept of
Cns.

Dept of Cns /rest

office
Catherine Gilroy-



Transamerica Life Insurance
Company
4333 Edgewood Road NE
Cedar Rapids, IA 52499

Dorothy Daley





4333 Edgewood Road NE | Cedar Rapids, IA 52499 | www.transamerica.com

September 26, 2018

Dorothy Daley
[REDACTED]

RE: Transamerica Life Insurance Company (Transamerica)
Policy Number: 92521161
Insured Name: Michael M Daley

Dear Mrs. Daley:

Your correspondence of September 14, 2018, sent to Transamerica has been forwarded to me for response. TCS e-Serve International Limited ("TCS") is a Third-Party Administrator (TPA) that provides administrative and claims processing services to Transamerica. We take consumer concerns seriously and we appreciate you taking the time to bring this to our attention.

Transamerica is in the process of reviewing your concerns, along with our document file records. A response will be sent to you upon completion of our review. We sincerely appreciate your patience while we look into this matter.

Please contact us at 1-800-238-4302, if we can be of further assistance. We are available weekdays from 8:00 a.m. to 5:00 p.m. Central Time.

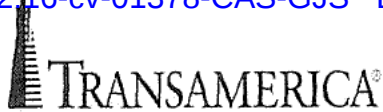
Best Regards,

Milisa D.

Milisa D.
Intermediate Compliance Analyst
TCS e-Serve International Limited

Case
8/17-0928

With Lead
1-Reg



4333 Edgewood Road NE | Cedar Rapids, IA 52499 | www.transamerica.com

October 18, 2018

Dorothy Daley
[REDACTED]

RE: Transamerica Life Insurance Company (Transamerica)
Policy Number: 92521161
Insured Name: Michael M Daley

Dear Mrs. Daley:

Your correspondence of September 14, 2018, sent to Transamerica has been forwarded to me for response. TCS e-Serve International Limited ("TCS") is a Third-Party Administrator (TPA) that provides administrative and claims processing services to Transamerica. We take consumer concerns seriously and we appreciate you taking the time to bring this to our attention.

In your letter, you mentioned that your agent, Anssy Okoebor stated that your policy was issued as Whole Life insurance that would remain inforce until the insured's age 100. You indicated that Mr. Okoebor advised you to discontinue the premium payments in 2010 and purchase two 10-Year Term Life Plans with another company. Concerns were shared that after receiving a grace period notification in February 2018, your agent assured you that he would check into it and return your call. You have indicated that a callback was not received and that Mr. Okoebor is no longer returning your calls.

Your policy was issued effective December 20, 1995 as flexible premium universal life insurance with a specified amount of \$300,000.00. This type of policy required premium payments to create an accumulation value, from which a sum was deducted each month to pay for the cost of the insurance. These monthly deductions, or costs of insurance, were based upon the insured's gender, age, smoking status, ratings and the amount of coverage at risk. Monthly deductions generally increased as the insured got older. Enclosed for your records is a duplicate copy of the policy.

A final notice billing dated February 20, 2018 (copy attached) was sent to notify you that a minimum payment of \$944.69 was needed by March 23, 2018 to prevent the policy from lapsing. This letter was sent to the following address as provided on the signed application for insurance:

[REDACTED ADDRESS]

*It was told it was whole
life good until Michael was
100 yrs
old*

Transamerica Life Insurance Company | Transamerica Premier Life Insurance Company
Transamerica Advisors Life Insurance Company | Transamerica Casualty Insurance Company



TRANSAMERICA
OCCIDENTAL LIFE®

Transamerica Occidental
Life Insurance Company
1150 South Olive Street
Los Angeles, CA 90015

POLICY FORM TRUL+-CVC
Individual Life Insurance

4

INSURED	MICHAEL M DALEY	92521161	POLICY NUMBER
FACE AMOUNT	\$300,000	DEC 20 1995	DATE OF ISSUE

While this policy is in force, Transamerica Occidental Life Insurance Company will pay the death benefit to the beneficiary if the Insured dies before the policy anniversary nearest the Insured's age 100, or will pay the net cash value to the owner on the policy anniversary nearest the Insured's Age 100 if the Insured is living on that date. All payments are subject to the provisions of this policy.

Signed for the Company at Los Angeles, California, on the date of issue.

Executive Vice President, General Counsel
And Corporate Secretary

President - Life Insurance Division

Right to Examine and Return Policy Within 10 Days -- At any time within 10 days after you receive this policy, you may return it to us or the agent through whom you bought it. We will cancel the policy and void it from the beginning. We will refund to you any premiums paid.

Life Insurance
Minimum Premium Requirement
for the First Ten Policy Years
Flexible Premiums Payable Thereafter
During Life of Insured to Age 100
Subject to the Limitations Described
in the Premiums Provision

Death Benefit Payable at Death of
Insured Before Age 100
Net Cash Value Payable at
Insured's Age 100

Nonparticipating - No Annual Dividends



Transamerica Life Insurance
Company
4333 Edgewood Road NE
Cedar Rapids, IA 52499

Dorothy Daley





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And Corporate Secretary

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[REDACTED]

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*if was told it was whole
life good until michael was
100 years old*

Transamerica Life Insurance Company | Transamerica Premier Life Insurance Company
Transamerica Advisors Life Insurance Company | Transamerica Casualty Insurance Company

Transamerica does not have record of receiving this notification returned as undeliverable by the U.S. Postal System. On May 1, 2018, we received your phone call requesting to update your mailing address to the following:



The payment of \$944.69 was not received by the requested date; therefore, coverage lapsed at the end of the grace period. Your application for reinstatement was received in good order on August 3, 2018 and forwarded to our Underwriting Department for review on August 8, 2018. After the review, it was determined that the insurability requirements could not be met, due to information provided during the reinstatement process. As a result, the application was declined for reinstatement and the policy remains in a lapsed status.

Thank you for bringing your concerns regarding your agent, Anssy Okoebor to our attention. Our records indicate that Mr. Okoebor is no longer an active agent with Transamerica. We regret to hear of the difficulty you have experienced in contacting your agent; however, an inactive agent does not change the terms and conditions of your contract. Premiums are still required to create and maintain an accumulation value, which is used to cover the monthly deductions for costs of insurance.

With the enclosed documents, the risk of not paying sufficient premium to maintain the coverage was communicated to the policy owner. Due to the flexibility of the premiums for this product, premium adjustments do not occur automatically, and require authorization from the policy owner. Based on our research, Transamerica did not contribute to the lapse of policy 92521161. For these reasons, the request to waive the reinstatement requirements and restore the coverage is respectfully declined.

Mrs. Daley, I hope that the information provided in this response assures you that we take our customers seriously. Please contact us at 1-800-852-4678, if we can be of further assistance. We are available weekdays from 8:00 a.m. to 5:00 p.m. Central Time.

Best Regards,

Milisa D.

Milisa D.
Intermediate Compliance Analyst
TCS e-Serve International Limited

Enclosure(s):

Duplicate Copy of the Policy
Grace Period Expiration Notification dated 2/20/2018
Annual Statements of Policy Value for the period of 12/20/2012 to 12/20/2017

Transamerica does not have record of receiving this notification returned as undeliverable by the U.S. Postal System. On May 1, 2018, we received your phone call requesting to update your mailing address to the following:

[REDACTED]

The payment of \$944.69 was not received by the requested date; therefore, coverage lapsed at the end of the grace period. Your application for reinstatement was received in good order on August 3, 2018 and forwarded to our Underwriting Department for review on August 8, 2018. After the review, it was determined that the insurability requirements could not be met, due to information provided during the reinstatement process. As a result, the application was declined for reinstatement and the policy remains in a lapsed status.

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Clerk of the Court
U.S. District Court
Central District of California
Los Angeles, CA. 90012



CV

